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|---------------------------------|--------------------------------------------------------------|-------------------------------|----------------------------|
| <i>SERFF Tracking Number:</i> | <i>USLH-126197752</i> | <i>State:</i> | <i>Arkansas</i> |
| <i>Filing Company:</i> | <i>United Security Life and Health Insurance Company</i> | <i>State Tracking Number:</i> | <i>42711</i> |
| <i>Company Tracking Number:</i> | <i>TMJ-STMM-07AR</i> | | |
| <i>TOI:</i> | <i>H16G Group Health - Major Medical</i> | <i>Sub-TOI:</i> | <i>H16G.004 Short Term</i> |
| <i>Product Name:</i> | <i>Short Term Major Medical Certificate Amendment - TMJ</i> | | |
| <i>Project Name/Number:</i> | <i>Short Term Major Medical Certificate Amendment - TMJ/</i> | | |

Filing at a Glance

Company: United Security Life and Health Insurance Company

Product Name: Short Term Major Medical SERFF Tr Num: USLH-126197752 State: ArkansasLH

Certificate Amendment - TMJ

TOI: H16G Group Health - Major Medical

SERFF Status: Closed

State Tr Num: 42711

Sub-TOI: H16G.004 Short Term

Co Tr Num: TMJ-STMM-07AR

State Status: Approved-Closed

Filing Type: Form

Co Status:

Reviewer(s): Rosalind Minor

Authors: Lisa Kosvick, Jaime Gettemans

Disposition Date: 06/23/2009

Date Submitted: 06/19/2009

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Short Term Major Medical Certificate Amendment - TMJ Status of Filing in Domicile: Not Filed

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small

Overall Rate Impact:

Group Market Type: Discretionary

Filing Status Changed: 06/23/2009

Explanation for Other Group Market Type:

State Status Changed: 06/23/2009

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

The enclosed filing is being submitted for your review and approval. This form removes the TEMPOROMANDIBULAR JOINT (TMJ) AND CRANIOMANDIBULAR JOINT (CMJ) DYSFUNCTION as a benefit in the Certificate and adds the TEMPOROMANDIBULAR JOINT (TMJ) AND CRANIOMANDIBULAR JOINT (CMJ) DYSFUNCTION section to the Certificate if selected as an Option at the time of application. Once approved, this form will be effective on all new

SERFF Tracking Number: USLH-126197752 State: Arkansas
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 Company
 Company Tracking Number: TMJ-STMM-07AR
 TOI: H16G Group Health - Major Medical Sub-TOI: H16G.004 Short Term
 Product Name: Short Term Major Medical Certificate Amendment - TMJ
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business going forward for our Short Term Major Medical Group Certificate, STMM-07-AR.

Company and Contact

Filing Contact Information

Jaime Gettemans, jaimegettemans@jandpholdings.com
 6640 S. Cicero Avenue (708) 552-2417 [Phone]
 Bedford Park, IL 60638

Filing Company Information

United Security Life and Health Insurance CoCode: 81108 State of Domicile: Illinois
 Company
 6640 S. Cicero Group Code: Company Type:
 Bedford Park, IL 60638 Group Name: State ID Number:
 (708) 475-6000 ext. [Phone] FEIN Number: 36-3692140

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: AR ADC 054 00 057 (II)(a)(1)
 Per Company: No

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|------------------------------------------------------|---------|----------------|---------------|
| United Security Life and Health Insurance Company | \$50.00 | 06/19/2009 | 28695382 |

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|--------------------------|-------------------------------------------------------|------------------------|---------------------|
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Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|-----------------|----------------|------------|----------------|
| Approved-Closed | Rosalind Minor | 06/23/2009 | 06/23/2009 |

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Disposition

Disposition Date: 06/23/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: USLH-126197752 State: Arkansas

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Company

Company Tracking Number: TMJ-STMM-07AR

TOI: H16G Group Health - Major Medical Sub-TOI: H16G.004 Short Term

Product Name: Short Term Major Medical Certificate Amendment - TMJ

Project Name/Number: Short Term Major Medical Certificate Amendment - TMJ/

| Item Type | Item Name | Item Status | Public Access |
|---------------------|-----------------------|-----------------|---------------|
| Supporting Document | Flesch Certification | Approved-Closed | Yes |
| Supporting Document | Application | Approved-Closed | Yes |
| Form | Certificate Amendment | Approved-Closed | Yes |

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Form Schedule

Lead Form Number:

| Review Status | Form Number | Form Type | Form Name | Action | Action Specific Data | Readability | Attachment |
|-----------------|---------------|-------------|---------------------------------------------------------------------|---------|----------------------|-------------|-------------------|
| Approved-Closed | TMJ-STMM-07AR | Certificate | Certificate Amendment t, Insert Page, Endorsement or Rider | Initial | | 18 | TMJ-STMM-07AR.pdf |

Certificate Amendment

This Certificate Amendment modifies the Certificate to which it is attached and made part of by hereby adding and/or deleting the following language:

Deletions for the Certificate:

The following is hereby deleted from the **TEMPOROMANDIBULAR JOINT (TMJ) AND CRANIOMANDIBULAR JOINT (CMJ) DYSFUNCTION** section of the Certificate:

- Temporomandibular Joint (TMJ) or Craniomandibular (CMJ) Dysfunction: Covered Expenses are for surgical treatment of temporomandibular or craniomandibular joint dysfunction, provided the charges are included in a treatment plan authorized by Us prior to the surgery. See the Authorization Provisions section for further direction. Non-surgical treatment of temporomandibular or craniomandibular joint dysfunction is limited to:
 - a. Diagnostic examination; and
 - b. Diagnostic x-rays; and
 - c. Injection of muscle relaxants; and
 - d. Therapeutic drug injections; and
 - e. Physical Therapy; and
 - f. Diathermy therapy; and
 - g. Ultrasound therapy.

NOT included are charges for anything not listed above including, but not limited to:

- a. Any appliance or the adjustment of any appliance.
- b. Any electronic diagnostic modalities.
- c. Occlusal analysis.
- d. Muscle Testing.

The combined maximum per Benefit Period payable for all surgical and non-surgical treatment is limited to \$2,500 for each Insured.

Additions to the Certificate:

The following is hereby added to the **TEMPOROMANDIBULAR JOINT (TMJ) AND CRANIOMANDIBULAR JOINT (CMJ) DYSFUNCTION** section of the Certificate if selected as an option at the time of application:

- Eligible expenses for the medical treatment of musculoskeletal disorders affecting any bone or joint in the face, neck, or head, including temporomandibular joint disorder (TMJ) and craniomandibular joint disorder (CMJ). Treatment includes both surgical and nonsurgical procedures. This coverage is subject to the policy deductible and coinsurance as detailed on the Schedule of Benefits.

The Amendment takes effect on the approval date from the Arkansas Insurance Department. It remains in force while the Certificate is in force.

United Security Life and Health Insurance Company



Secretary

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Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Satisfied -Name: Flesch Certification **Review Status:** Approved-Closed 06/23/2009
Comments:
Please find attached the Flesch Certification for this filing.
Attachment:
Flesch Certification (TMJ-STMM-07AR).pdf

Bypassed -Name: Application **Review Status:** Approved-Closed 06/23/2009
Bypass Reason: Does Not Apply.
Comments:



UNITED SECURITY

LIFE AND HEALTH INSURANCE COMPANY

6640 S. Cicero Avenue, Bedford Park, Illinois 60638
(708) 475-6100 (800) 875-4422 Fax: (708) 475-6120

FLESCH CERTIFICATION

This is to certify that the attached Certificate Amendment (TMJ-STMM-07AR) that deletes the Temporomandibular Joint (TMJ) and Craniomandibular Joint (CMJ) Dysfunction as a benefit in the Certificates and adds the Temporomandibular Joint (TMJ) and Craniomandibular Joint (CMJ) Dysfunction section to the Short Term Major Medical Group Certificate, STMM-07AR, if selected as an Option at the time of application, received a Flesch Reading Ease Score of 18.1. This form does not comply with the requirements of A.C.A. 23-80-206, but is in compliance with the requirements of A.C.A. 23-80-207 since it is warranted by the nature of a particular policy form.

Peter Harmon
Senior Vice President

Date